

<b>Information to identify the case:</b>					
Debtor 1	<u>Kristen L. Teller</u>			Social Security number or ITIN	<b>xxx-xx-0102</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>11-20605-GLT</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristen L. Teller

8/19/16

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kristen L. Teller  
 Debtor

Case No. 11-20605-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Kristen L. Teller, 2557 Wenzel Avenue, Pittsburgh, PA 15216-3454  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Litton Loan Servicing, L.P., c/o McCalla Raymer, LLC, Bankruptcy Department,  
 1544 Old Alabama Road, Roswell, GA 30076-2102  
 cr +Litton Loan Servicing, LP, P O Box 829009, Dallas, TX 75382-9009  
 12964104 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Ohio Inc, 200 Civic Center Dr 11th Fl,  
 Columbus OH 43215)  
 12964101 Clearview FCU, 1453 Beers School Rd, Coraopolis, PA 15108  
 13070164 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219  
 12964107 +Harris Connect, c/o Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503  
 12964109 +Lease & Rental, 45 Haverhill Street, Andover, MA 01810-1499  
 12964110 +Litton Loan Servicing, 4828 Loop Central, Houston, TX 77081-2166  
 13016690 +NCO PORTFOLIO MANAGEMENT, PO Box 4941, Trenton, NJ 08650-4941  
 12964111 +Pittsburgh Water & Sewer, 1200 Penn Ave, Pittsburgh, PA 15222-4216  
 14062766 Rushmore Loan Management Services, P.O.Box 52708, Irvine, CA 92619-2708  
 12964113 +Sprint, c/o NCO Portfolio Fund, PO Box 4907, Trenton, NJ 08650-4907  
 12964116 +Zenobia Investments Limited, c/o AIS Services LLC, 50 California St,  
 San Francisco, CA 94111-4624

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:38 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Aug 20 2016 00:58:00 Midland Funding LLC by American InfoSource LP as a,  
 Department 1, PO Box 4457, Houston, TX 77210-4457  
 cr +EDI: PRA.COM Aug 20 2016 00:58:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 13099057 +EDI: AFNIRECOVERY.COM Aug 20 2016 00:58:00 Afni, Inc., PO BOX 3667,  
 Bloomington, IL 61702-3667  
 13010337 EDI: RESURGENT.COM Aug 20 2016 01:03:00 B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 12991512 +E-mail/Text: bankruptcy@clearviewfcu.org Aug 20 2016 01:17:46 Clearview FCU,  
 8805 University Blvd, Moon Twp PA 15108-4212  
 12964102 +E-mail/Text: bankruptcydepartment@tsico.com Aug 20 2016 01:18:26 Clearview FCU,  
 c/o NCO Financial Systems, PO Box 15372, Wilmington, DE 19850-5372  
 12964105 +EDI: RCSFNBMARIN.COM Aug 20 2016 00:58:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 12964106 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 20 2016 01:18:34 Duquesne Light,  
 Payment Processing Center, Pittsburgh, PA 15267-0001  
 13264709 +EDI: RESURGENT.COM Aug 20 2016 01:03:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 13000302 E-mail/Text: bnc-genesis@quantum3group.com Aug 20 2016 01:17:42 GC III LLC,  
 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
 13000300 E-mail/Text: bnc-genesis@quantum3group.com Aug 20 2016 01:17:42  
 Genesis Financial Solutions INC, Quantum3 Group LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 12964108 +EDI: DRIV.COM Aug 20 2016 01:03:00 HSBC Auto Finance, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 12964107 +E-mail/Text: compliance@chaserec.com Aug 20 2016 01:18:31 Harris Connect,  
 c/o Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503  
 13071873 EDI: RESURGENT.COM Aug 20 2016 01:03:00 LVNV Funding LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14181025 +EDI: RESURGENT.COM Aug 20 2016 01:03:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 P.O. Box 10587, Greenville, SC 29603-0587  
 13619828 EDI: AIS.COM Aug 20 2016 00:58:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 13261278 +Fax: 407-737-5634 Aug 20 2016 01:46:57 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
 Suite #100, West Palm Beach, FL 33409-6493  
 12964103 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery, 120 Corporate Blvd, STE 100,  
 Norfolk VA 23502-4952  
 13013222 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 14197686 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 12964099 +E-mail/Text: csc.bankruptcy@amwater.com Aug 20 2016 01:18:31 Pennsylvania American Water,  
 P.O. Box 578, Alton IL 62002-0578  
 12964112 +E-mail/Text: bankruptcydepartment@tsico.com Aug 20 2016 01:18:26 Progressive Insurance,  
 c/o NCO Financial Systems, PO Box 15636, Wilmington, DE 19850-5636

District/off: 0315-2

User: amaz  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Aug 19, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12964114 +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Aug 20 2016 01:17:46 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
13062156 EDI: VERIZONEAST.COM Aug 20 2016 01:03:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
12964100 +EDI: VERIZONCOMB.COM Aug 20 2016 01:03:00 Verizon, PO Box 3097,  
Bloomington, IL 61702-3097  
12964115 +EDI: VERIZONEAST.COM Aug 20 2016 01:03:00 Verizon Pen, 500 Technology Dr,  
Saint Charles, MO 63304-2225

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr GOLDMAN SACHS MORTGAGE COMPANY  
cr Goldman Sachs Mortgage Company  
cr MTGLQ Investors, LP  
cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite #100,  
WEST PALM BEACH, FL 33409-6493

TOTALS: 4, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Goldman Sachs Mortgage Company  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Gary William Short on behalf of Debtor Kristen L. Teller garyshortlegal@gmail.com,  
gwshort@verizon.net  
Hilary B. Bonial on behalf of Creditor Litton Loan Servicing, LP notice@bkcyllaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8